

Attorney Docket No. 098056/00135

03-05-03

PATENT

2161

3/26/03

PH

#21/2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Frank Zizzamia et al. Group Art Unit: 2161
Serial No.: 10/054,702 Examiner: Not Yet Assigned
Filed: October 23, 2001
For: **COMMERCIAL INSURANCE SCORING SYSTEM
AND METHOD**

March 4, 2003

INFORMATION DISCLOSURE STATEMENT

RECEIVED
MAR 07 2003
GROUP 3600

Commissioner for Patents
Washington, DC 20231

Sir:

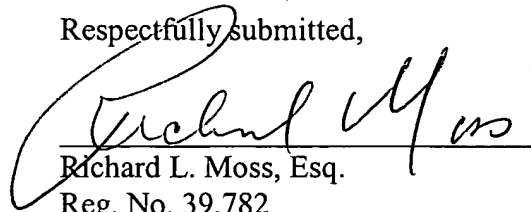
Applicants respectfully submit this Information Disclosure Statement pursuant to 37 CFR. §§ 1.97 and 1.98 in order to comply with the duty of disclosure under 37 CFR. § 1.56. The enclosed Form PTO/SB/08A lists sixteen (16) references of which Applicants are aware. A copy of each of the listed references is enclosed.

Applicants respectfully request that the listed references be made of record in this application. Early and favorable action is earnestly solicited.

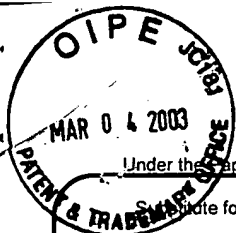
The citation or characterization of any reference in this Information Disclosure Statement is not to be construed as a representation that such reference is necessarily relevant or is prior art.

The above papers are being submitted before the mailing of a first Office Action on the merits. Accordingly, no fee is believed due. Please charge any fee deficiency to Deposit Account No. 50-0540.

Respectfully submitted,


Richard L. Moss, Esq.
Reg. No. 39,782

Attorney for Applicants
KRAMER LEVIN NAFTALIS & FRANKEL LLP
919 Third Avenue
New York, New York 10022
(212) 715-9100



PTO/SB/08A (02-03)

Approved for use through 04/30/2003. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Include for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	10/054,702
Filing Date	October 23, 2001
First Named Inventor	Frank Zizzamia
Art Unit	2161
Examiner Name	Not Yet Assigned
Attorney Docket Number	098056/135

RECEIVED
MAR 07 2003
GROUP 3600**U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A	US- 6,236,975	05-22-2001	Boe et al.	
	B	US- 6,173,280	01-09-2001	Ramkumar et al.	
	C	US- 6,148,297	11-14-2000	Swor et al.	
	D	US- 6,128,599	10-03-2000	Walker et al.	
	E	US- 6,076,072	06-13-2000	Libman	
	F	US- 6,038,554	03-14-2000	Vig	
	G	US- 6,014,632	01-11-2000	Gamble et al.	
	H	US- 6,009,415	12-28-1999	Shurling et al.	
	I	US- 6,003,020	12-14-1999	Hazlehurst et al.	
	J	US- 5,970,464	10-19-1999	Apte et al.	
	K	US- 5,956,691	09-21-1999	Powers	
	L	US- 5,893,072	04-06-1999	Zizzamia	
	M	US- 5,884,275	03-16-1999	Peterson et al.	
	N	US- 5,774,883	06-30-1998	Andersen et al.	
	O	US- 4,975,840	12-04-1990	DeTore et al.	
	P	US- 5,819,266	10-06-1998	Agrawal et al.	
		US-			
		US-			
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.